

Information to identify the case:			
Debtor 1	David W. Remaley		
	First Name	Middle Name	Last Name
Debtor 2	Joyce K. Remaley		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24251-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David W. Remaley

Joyce K. Remaley

4/15/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David W. Remaley
Joyce K. Remaley
Debtors

Case No. 16-24251-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 15, 2021

User: bsil
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ David W. Remaley, Joyce K. Remaley, 11204 Azalea Drive, Pittsburgh, PA 15235-1820
14322404	Dollar Bank Payment Processing, P.O. Box 555, Pittsburgh, PA 15230-0555
15208527	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14333769	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14333768	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
14322407	PSECU, Po Box 67012, Harrisburg, PA 17106-7012
14322408	+ Regency Finance Company, 4313 Walnut Street, Suite 144, McKeesport, PA 15132-6129
14322409	S&T Bank, Cardmember Service, PO Box 790408, Saint Louis, MO 63179-0408
14322413	+ Wells Fargo Home Mortgage, P.O. Box 11758, Newark, NJ 07101-4758

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 16 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2021 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 16 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 16 2021 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: WFFC.COM	Apr 16 2021 03:33:00	Wells Fargo Bank, N.A./Wells Fargo Home Mortgage, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14322400	EDI: BANKAMER.COM	Apr 16 2021 03:33:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14322401	+ EDI: WFNNB.COM	Apr 16 2021 03:33:00	Blair, P.O. Box 659707, San Antonio, TX 78265-9707
14328446	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2021 03:48:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14322403	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 16 2021 03:48:00	Citizen's Automobile Finance, P. O. Box 42113, Providence, RI 02940-2113
14367777	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 16 2021 03:49:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945

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14322405	EDI: CITICORP.COM	Apr 16 2021 03:33:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14322402	EDI: JPMORGANCHASE	Apr 16 2021 03:33:00	Chase-Slate, PO Box 94014, Palatine, IL 60094-4014
15048536	Email/Text: camanagement@mtb.com	Apr 16 2021 03:48:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
14363771	+ EDI: MID8.COM	Apr 16 2021 03:33:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14322406	Email/Text: Bankruptcy.Notices@pnc.com	Apr 16 2021 03:48:00	PNC Bank, PO Box 856177, Louisville, KY 40285-6177
14381748	EDI: PRA.COM	Apr 16 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325607	+ EDI: PRA.COM	Apr 16 2021 03:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14350755	EDI: Q3G.COM	Apr 16 2021 03:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14322410	EDI: RMSC.COM	Apr 16 2021 03:33:00	Sam's Club MC/SYNCB, PO Box 960013, Orlando, FL 32896-0013
14322412	EDI: CITICORP.COM	Apr 16 2021 03:33:00	Sears, PO Box 9001055, Louisville, KY 40290-1055
14348972	EDI: WFFC.COM	Apr 16 2021 03:33:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14347143	EDI: WFFC.COM	Apr 16 2021 03:33:00	Wells Fargo Bank, NA, Default Documents Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		M&T Bank
cr		Wells Fargo Bank, NA
cr	*+	Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14322411	*	Sam's Club MC/SYNCB, PO Box 960013, Orlando, FL 32896-0013

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2021 at the address(es) listed below:

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bsilaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Joseph A. Dessoye	on behalf of Creditor Wells Fargo Bank NA pawb@fedphe.com
Kenneth M. Steinberg	on behalf of Debtor David W. Remaley julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Joint Debtor Joyce K. Remaley julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Maria Miksich	on behalf of Creditor M&T Bank mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 10